

Certificate Number: 05781-PAW-DE-037713405

Bankruptcy Case Number: 18-22548



05781-PAW-DE-037713405

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 27, 2023, at 8:31 o'clock PM PDT, Todd Smith completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: August 27, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President